

Tata Capital Limited

Results: FY 2023-24



Our Purpose

Responsible financial partner
fulfilling India's aspirations

Our Purpose Pillars

1

Lead with Trust

We respect and reinforce the trust that is placed in us. **We are the partner the country can rely on**

2

Better Together

We actively collaborate with customers, partners, employees, group companies, communities; **their success is our success**

3

Future ready

We innovate and leverage technology to anticipate, serve and shape future needs; **setting the path for others to follow**

4

Faster forward

We bring speed and simplicity; **accelerating the pace at which the future becomes the present**

5

Capital & More

We serve the customer through the life-cycle of needs; **We are facilitators and counsellors in helping customers achieve their dreams**

6

Delivering Delight

We go above and beyond to care and make people happy; **We deliver delight to all stakeholders**

Tata Capital:

Flagship Financial Services Company of the Tata Group



INR 1,57,761 Cr

Loan book

85%+

Retail+SME

723

Branches

4.5 Mn

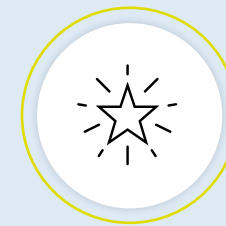
Customers



Profitable since inception



Rated BBB- by S&P
Global and Fitch Ratings

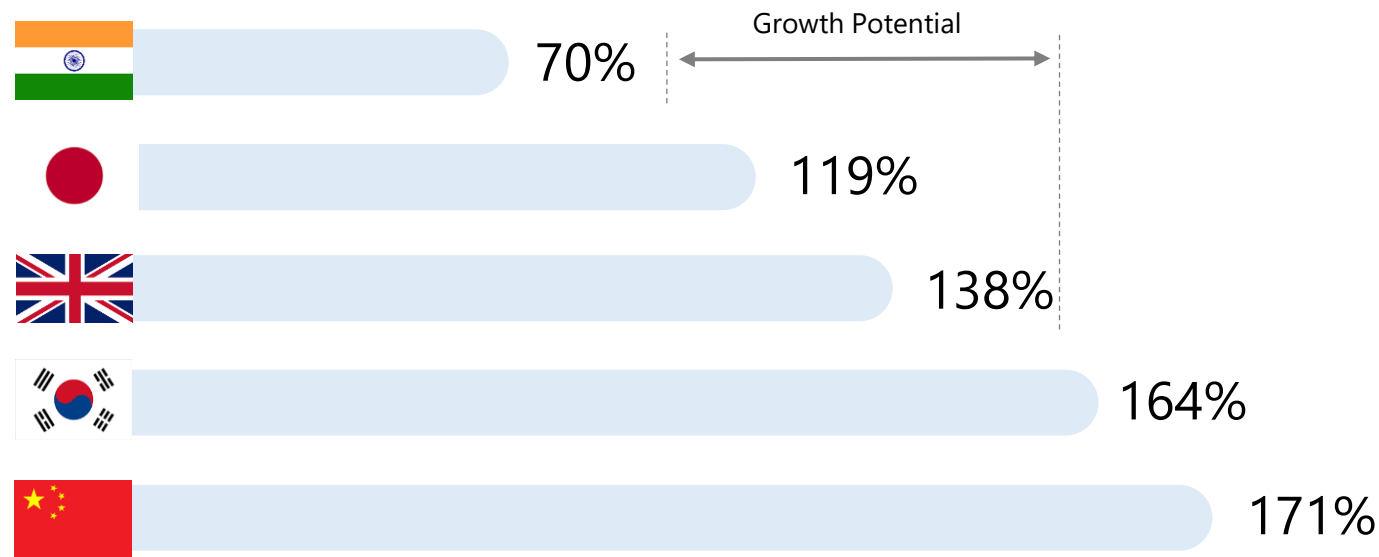


Rated AAA by Crisil, ICRA,
CARE, India Ratings

Tata Capital poised to capture the **India lending opportunity**

India's credit penetration is one of the lowest among peers

Debt to GDP (%)



Huge market opportunity of **>INR 500 Lakh Cr**

Our Brand Promise: **Count on Us**

Why Count On Us?

Customer centric

Research indicated that *"delivering on promises"* is a key factor for customers to choose a financial services provider.

Relevant to our evolved Purpose and values

Consolidates internal efforts and drives customer expectations

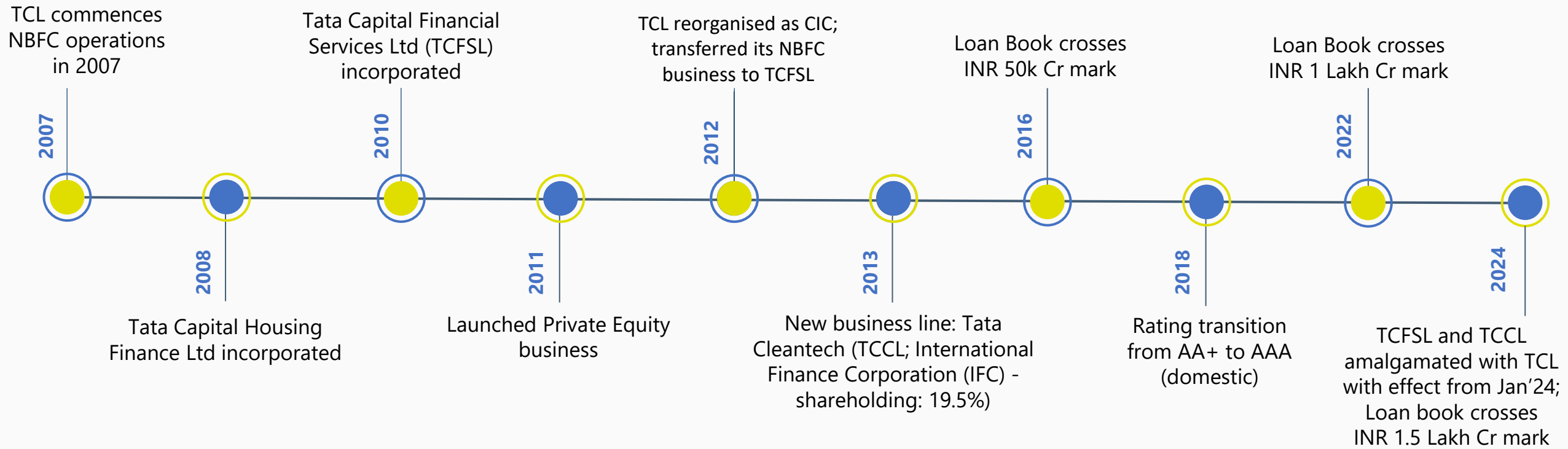
Exudes the image of an assertive, modern brand with empathy

Key Brand Personality Attributes

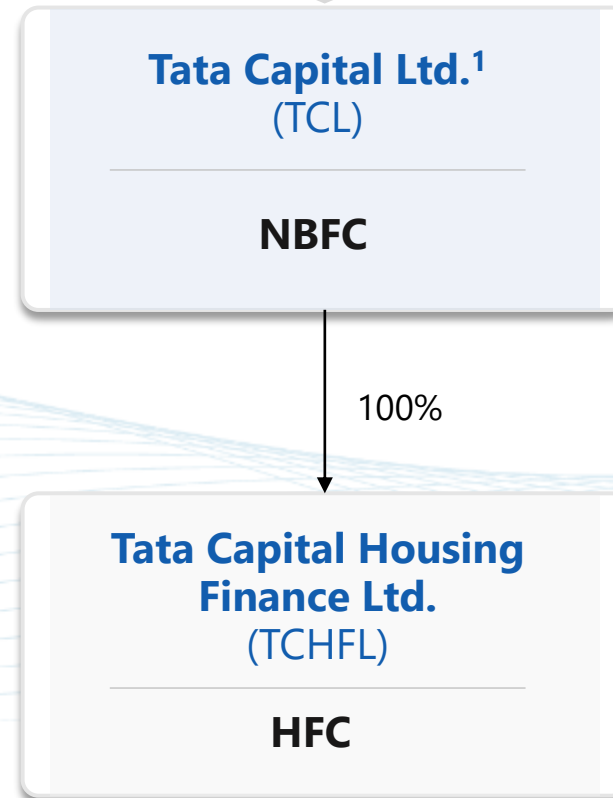
COUNT ON US

As one of the largest financial companies in the country, **Tata Capital is here to enable a billion dreams come true.** We exist to be the driving force of purpose - to fuel the ambitions that propel the world's largest democracy forward.

Major milestones in the **Tata Capital** journey



Corporate Structure – Lending business w.e.f. Jan 1st, 2024

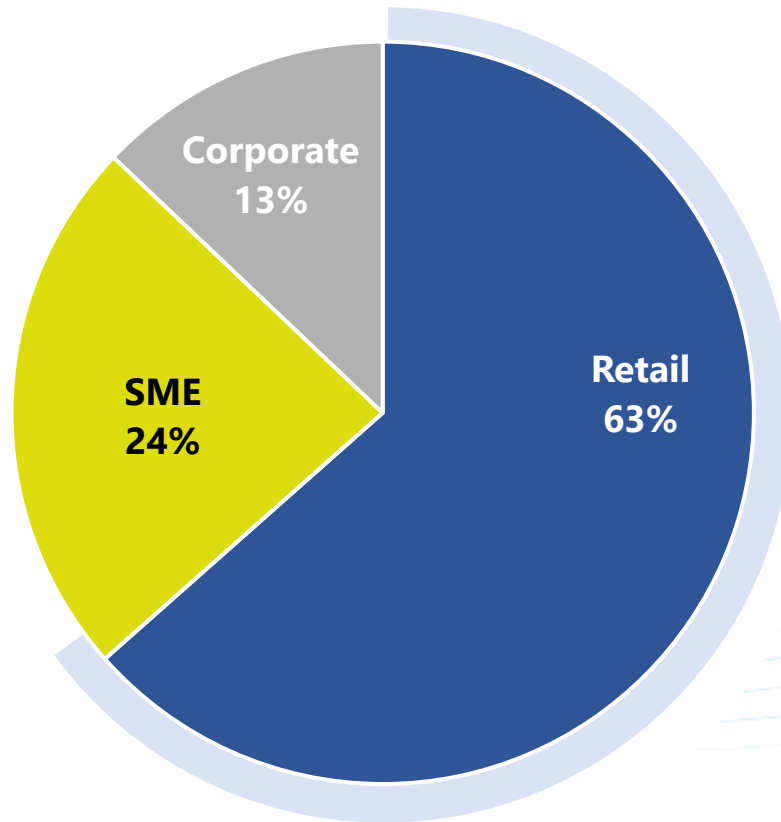


Note: Tata Capital Financial Services Limited ("TCFSL"), a wholly owned subsidiary of Tata Capital Limited ("TCL") and Tata Cleantech Capital Limited ("TCCL"), a subsidiary of TCL merged with TCL pursuant to a Scheme of Arrangement duly approved by the National Company Law Tribunal ("NCLT"). TCFSL, TCCL and TCL filed the relevant Forms with the Registrar of Companies on January 01, 2024 and the Scheme thus has become effective on January 01, 2024 ("Effective Date"). As per the Scheme, the Appointed Date is April 01, 2023

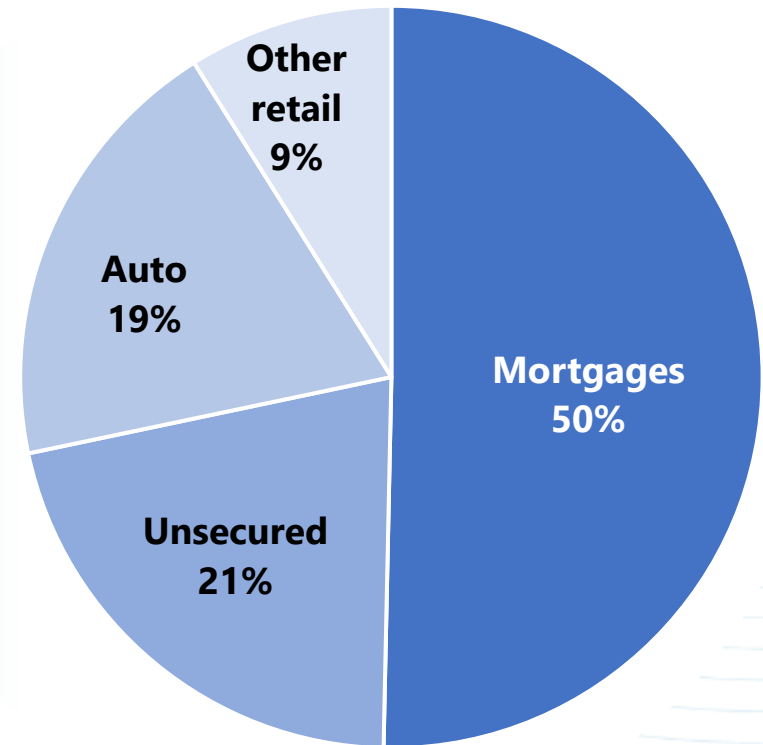
¹Apart from TCHFL, TCL has Tata Securities Ltd. and Private Equity business entities as subsidiaries

Diversified NBFC serving customers across spectrum

Portfolio: INR 1,57,761 Cr



Retail portfolio break-up

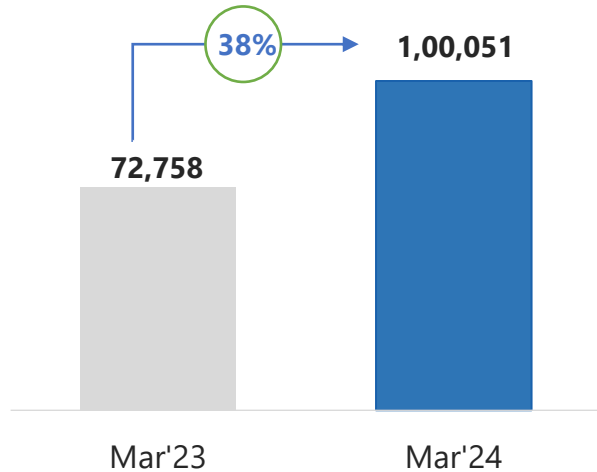


... with a deep focus on Retail & SME customers

63% Retail

24% SME

13% Corporate



Mortgage Loans

- Home Loan
- Affordable Home Loan
- Loan Against Property

Auto Loans

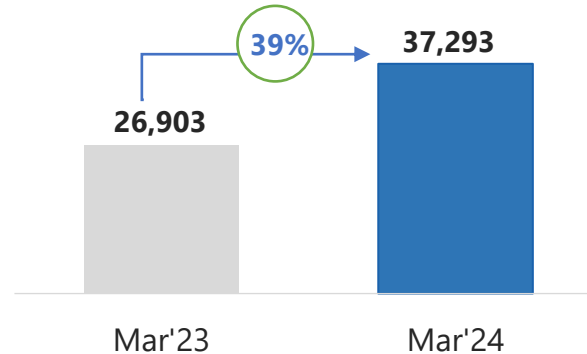
- Used Car Loan
- Two-wheeler loan
- Construction Equipment Loan
- Commercial Vehicle Loan
- Loans to Auto Dealers

Unsecured Loans

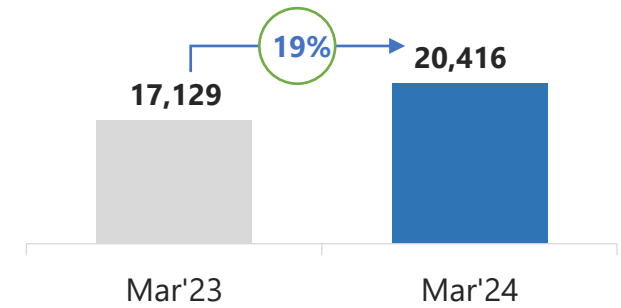
- Personal Loan
- Business Loan
- Microfinance

Other Retail Loans

- Loan Against Securities
- Equipment Finance
- Leasing
- Consumer Durables
- Education loan



- Channel Finance
- Invoice Discounting
- Factoring
- Term Loans
- Working Capital Loans



- Corporate Loans
- Cleantech Finance
- Construction Finance
- Working Capital Loans

Distribution, Advisory & Investing Business

Distribution

Insurance
& Credit Cards

Wealth Services

Personalized investment solutions
for individuals and businesses

Moneyfy

One Stop digital solution
for all financial needs

Private Equity

Growth Fund,
Healthcare Fund

Home Loan



Presence in Metro, Tier-1,2,3 cities; catering to both salaried & self-employed customers



Lower cost of acquisition with usage of data analytics and technology



Digital disbursements up by 28% YoY; large penetration in the builder segment across cities



Driving fee income through cross-sell and focus on sustained portfolio quality

43 Lakhs

Avg. ticket size

65%

Avg. LTV

52%

Direct sourcing

99.9%

Collection efficiency

Affordable Home Loan



Reaching customers directly using an activity-based sourcing approach; helping customers improve financial literacy



Presence in 160+ Tier-1, 2, 3 & 4 cities; expanded to 18 new locations in FY24 across all tier markets to enhance reach



Agile policy & risk management framework with tailor-made products across segments



Focus on high-yield segments through presence in micro-housing markets

16 Lakhs

Avg. ticket size

55%

Avg. LTV

82%

Direct sourcing

99.8%

Collection efficiency

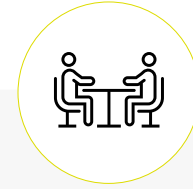
Loan Against Property



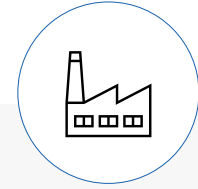
Offering loans to both self-employed and salaried customer class through various underwriting programs



Balanced portfolio mix with focus on deepening penetration in top-8 metro cities, and at the same time expanding to Tier 3 / 4 centers



Launched hybrid OD product to tap into the SME segment for their short-term working capital needs



Acceptance of wide range of collaterals across residential, commercial, and industrial properties

47 Lakhs

Avg. ticket size

45%

Avg. LTV

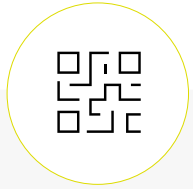
92%

YoY growth in digital disbursements

99.7%

Collection efficiency

Personal Loans



Focused growth through organic business by building DIY journeys and sourcing through strategic partnerships



Strong network of 300+ pan India locations focusing on deeper geographies



Utilizing data analytics to deep mine existing customer base; 35% contribution from cross | repeat sell



E2E digital onboarding journey; launched overdraft withdrawal facility via WhatsApp (industry first)

3 Lakhs

Avg. ticket size

61%

Digital contribution in overall disburseals

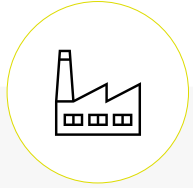
78%

YoY growth in digital disburseals

99.4%

Collection efficiency

Business Loans



Focus on right segmental mix (micro / small / medium enterprises and self-employed professionals) and cluster-based programs



Building low-cost direct sourcing channels; WhatsApp journey available for new customers



Enhancing productivity with customer segmentation scorecards; backed by new product offerings such as flexi-loans and pre-qualified loans to SEPs



E2E API stack for partners with direct access to borrower data from Account Aggregator network and GST & Udyam portals

10 Lakhs

Avg. ticket size

500+

Business touchpoints

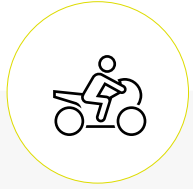
48%

YoY growth in digital disburseals

99.5%

Collection efficiency

Two-wheeler Loans



Widespread distribution with 650+ locations and 4,000+ channels



Market reach: 65:35 Emerging vs Top, with extensive presence in Tier 3, 4 towns



100% digital onboarding of customers; E2E digital journey incl. Digital KYC, Live Photo, E-NACH, E-Sign



Fast-track process ensuring same-day disbursements to dealers; automated PDD – document management process (Industry first)

1 Lakh

Avg. ticket size

10 min

Swift-decisioning;
Time-to-Yes (T2Y)

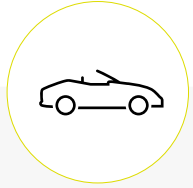
Preferred

Financier amongst all OEMs

99.3%

Collection efficiency

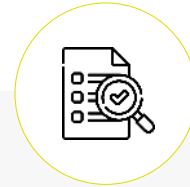
Used Car Loans



Growing business through expansion of dealer network with focus on OEM partnerships; large network of channel partners with multi-location presence



Maintaining a balanced mix of repurchase & refinance, ensuring industry leading asset quality



Winning combination of tech and process: scorecard usage and integration with Govt Portals (Vahan) leading to reduced TAT by 30%



Launch of website journey to help increase the digital outreach and bespoke programs – Samriddhi Loans for track-based customers

7 Lakhs

Avg. ticket size

650+

Channel partners

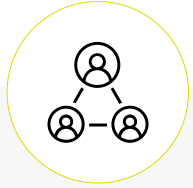
26%

YoY growth in digital disburseals

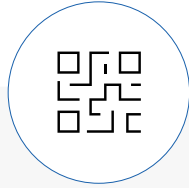
99.4%

Collection efficiency

Microfinance Business



Doubled the geographical presence to 370+ branches in 11 states covering 180 districts marking presence in 27,000+ villages



E2E digital paperless journey with geo-fencing and geo-tagging coupled with scorecard based decisioning & bank account verifications



Customer Centricity:
6 vernacular languages for customer communications & multiple cashless payment options mitigating the risk of cash loss / theft



Nirikshan – Centralized oversight (monitoring & tracking) for field activities – leading to enhanced productivity and ensuring portfolio health check

46k

Avg. ticket size

5 Lakhs+

Women empowered

100%

Digital business
(since inception)

45%

Digital collections

Supply Chain Finance



Loans extended for working capital and capital expenditure requirements across industry segments



Offerings in the form of channel finance, vendor finance, factoring ranging from INR 5 Lakhs to 50 Cr



Seamless customer experience through ease of documentation - 75% new cases through digital journey; extensive use of our own SME digital platforms enabling customer servicing across India



1st amongst peers to start offering Factoring as an alternative working capital solution

2 Cr

Avg. ticket size

#1

in Channel Finance among non-banks

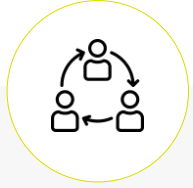
90%+

Customers onboarded digitally

100+

Corporate tie-ups

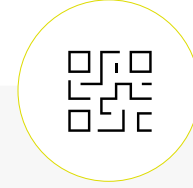
Leasing



Only multi-asset leasing solution provider - IT, Healthcare, Plant & machinery, CV | CEQ | EV, Employee cars, etc.



Only leasing solution provider across SME and Corporate, MNC customers; focus on Corporate-linked employee perk programs



Launch of digital platform for low ticket size cases especially for Car & IT leasing



Unmatched customer centric approach that is asset agnostic; catering to various repayment structures and transaction types

6 Cr

Avg. ticket size

100%

Invoice digital upload for Employee Car Leases

Leading

NBFC in the leasing space

Preferred

Leasing partner for two global IT h/w majors

Equipment Financing



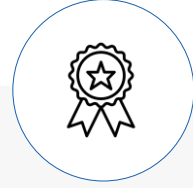
Present in niche space of OE driven equipment finance; catering to diverse asset classes – Industrial, Plastic, Packaging, Printing, Medical, Pharma



Increasing granularity through lower ticket size & digital penetration (0 – 2 Cr ticket size)



Customized solutions for imported machines - L/C, B/C and suppliers credit through tie-up banks



Digital journey for quick sanctions and disbursements for small ticket loans upto INR 1 Cr

1.6 Cr

Avg. ticket size

60%

No of customers through digital acquisition

50+

OEM tie-ups

Pan-India Coverage

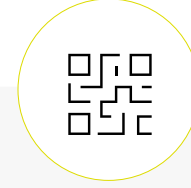
Construction Equipment & CV loan



Construction equipment demand driven by infrastructure investments; focus on small fleet operators & individuals and used CV segment



Large network of 150+ channel partners and multi-locational presence



Leveraging the digital journeys via CEQ Tatkal and Instant CV for E2E digital disbursal



Offering customized E2E solutions to OEMs and their Customers

80 Lakhs

Avg. ticket size – CEQ

25 Lakhs

Avg. ticket size – CV

200+

Planned Location Coverage

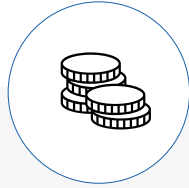
50%+

Instant CV Penetration

Cleantech Loans



Tata Capital along with IFC established a separate financing arm called Tata Cleantech in 2012 with a clear focus on Green or Sustainable financing



Strong sector / domain knowledge in Cleantech & Infra sectors; market leadership in sub sectors like C&I, respected for TAT & structuring solutions



Keeping the loan book young & granular by enhancing geographical reach, deeper & customized product offerings and churn through syndication



Strong brand creation in cleantech & infrastructure finance; helps pursue large underwriting and sell-down model

23 Cr

Avg. ticket size

Market leader

in financing of Open Access Renewable Projects

400+

No. of cleantech projects financed

Best RoA

vs. pure-play infra NBFCs;
Lowest credit cost

Emerging & Mid Corp Loans



Catering to corporates with turnover ranging between INR 5 Cr – INR 250 Cr and INR 250 Cr – INR 1,000 Cr, respectively



Penetrating newer markets with region-specific industry approach; leveraging local market knowledge to enhance offerings



Focus on emerging sectors and product mix to drive profitability; dedicated teams for new customer acquisition and existing relationship management



Focus on diversification across sectors such as auto, electronics, pharmaceuticals and healthcare, steel, FMCG, education, etc. to build robust book

8 Cr

Avg. ticket size –
Mid corp

5 Cr

Avg. ticket size –
Emerging corp

13%

Portfolio contribution from
scorecard assisted products

38

Locations

Construction Finance



Opportunistic deals with Category A / B and corporate developers



Leverage network of 3,500+ retail sales team to refer approved project funding leads to Construction Finance



Focus on Early Warning Signals activity by driving Asset Quality Review (AQR), Portfolio Monitoring and GAR (Green, Amber and Red) Framework



Aim to expand geographical presence to select new Tier-II locations

80 Cr

Avg. ticket size

125+

Developer group relationships

10

Locations

Solution

Oriented Lending

Financial Performance

(Consolidated)

Performance Highlights

FY24

INR 1,05,244 Cr
↑ 40%

INR 1,57,761 Cr
↑ 35%

INR 8,069 Cr
↑ 31%

0.4%
↔

INR 3,150 Cr
↑ 37%

2.4%
↑ 10 bps

17.6%
↑ 40 bps



Disbursals



Loan Book



NIM + Fee



Net NPA



PAT



RoA



RoE

INR 74,996 Cr

INR 1,16,789 Cr

INR 6,157 Cr

0.4%

INR 2,300 Cr¹

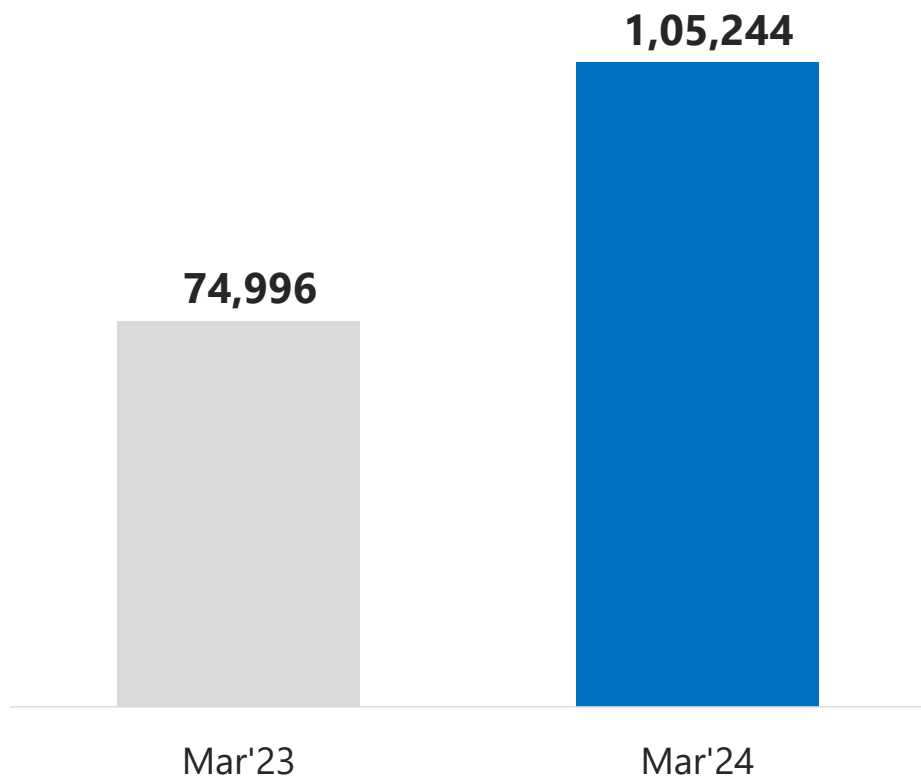
2.3%¹

17.3%¹

FY23

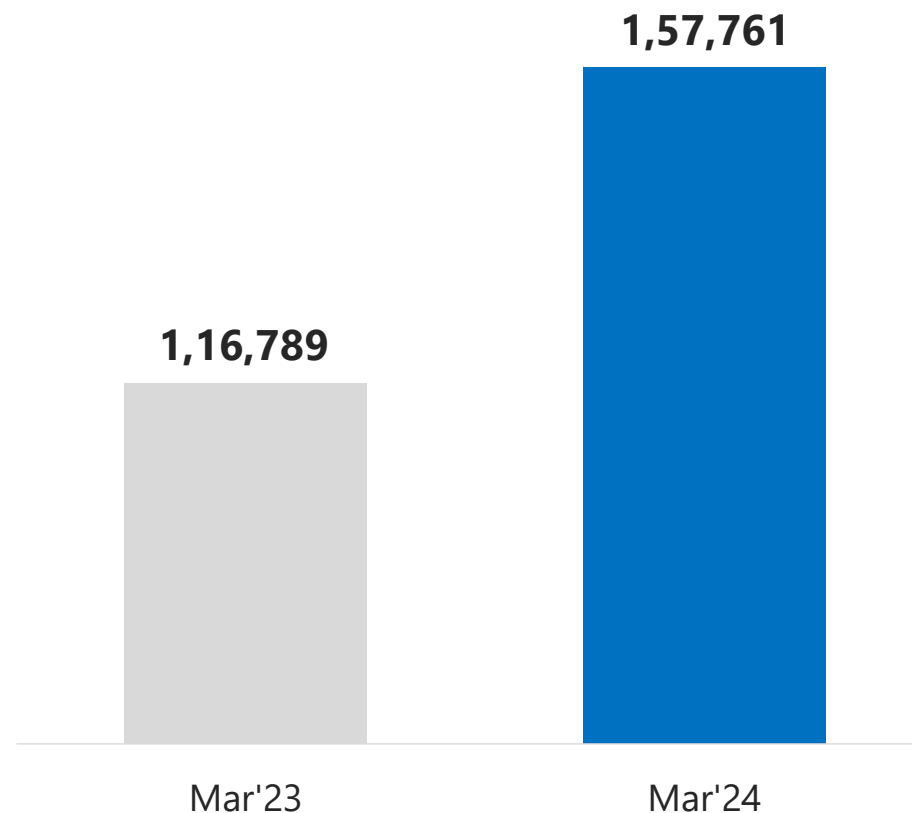
Disbursals & Loan Book

Disbursals: 40% Y-o-Y Growth¹



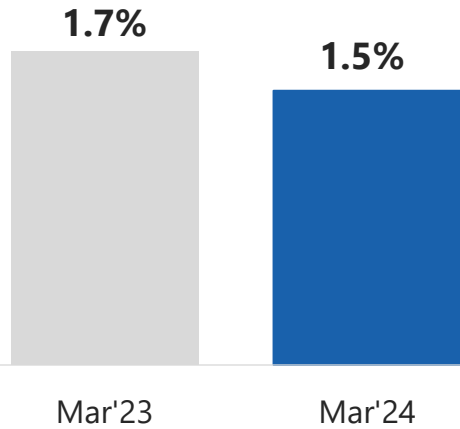
Numbers in INR Cr

Loan Book: 35% Y-o-Y Growth

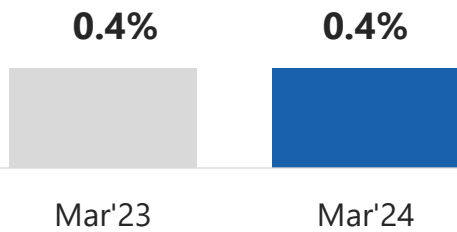


Asset Quality

Gross Stage III (%)



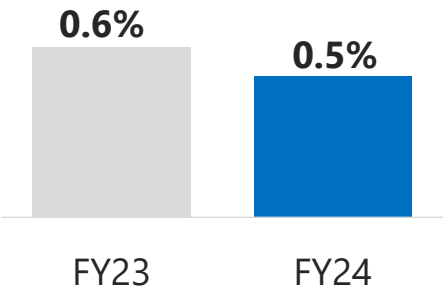
Net Stage III (%)



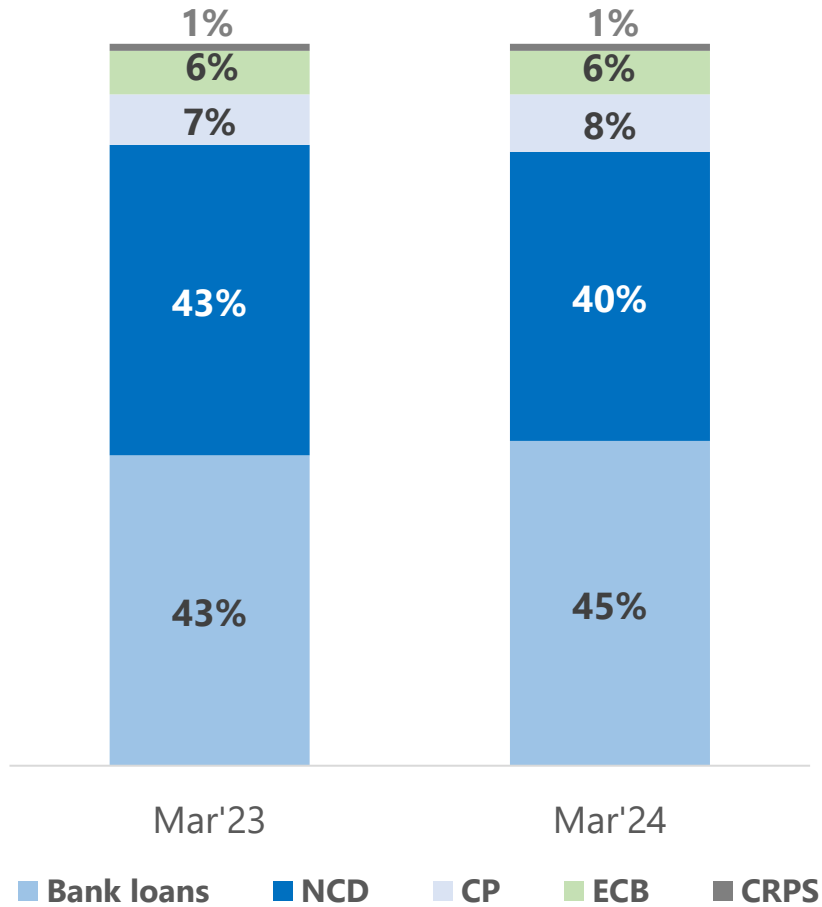
PCR (%)



Credit Cost (%)



Liability Mix



Diversified funding mix including ECBs as well as public NCDs



Well-articulated capital **raising plan with a focus on raising more granular, sticky liabilities**



Maintained **adequate liquidity** along with a **well-managed ALM**

Domestic ratings:

Rated **AAA** by



Int'l ratings:

Rated **BBB-** by

S&P Global **FitchRatings**

(eq. to India's sovereign rating)

Financial Performance

INR Cr	FY23	FY24	Y-o-Y Growth
Loan book	1,16,789	1,57,761	35%
NIM + Fee	6,157	8,069	31%
Investment income	879	561	-
NIM + Other Revenue	7,037	8,630	22%
Operating expenses	2,665	3,624	36%
Credit cost	582	603	4%
Profits before tax	3,790	4,403	18%
Profits after tax (incl. one-time investment gains)	3,029	3,150	4%
Profits after tax (excl. one-time investment gains¹)	2,300	3,150	37%
Ratios	FY23	FY24	
NIM + Fee (%)	6.2%	6.1%	
Cost to Income (%)	42%²	42%	

***Well
positioned
for long-term
Success***

Expanding footprint in Tier II cities & beyond

Expanding reach across mediums

Digital @ heart of our transformation

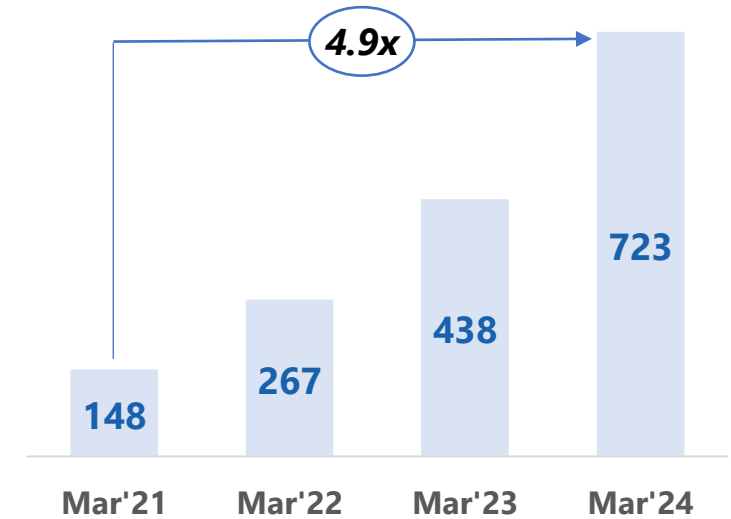
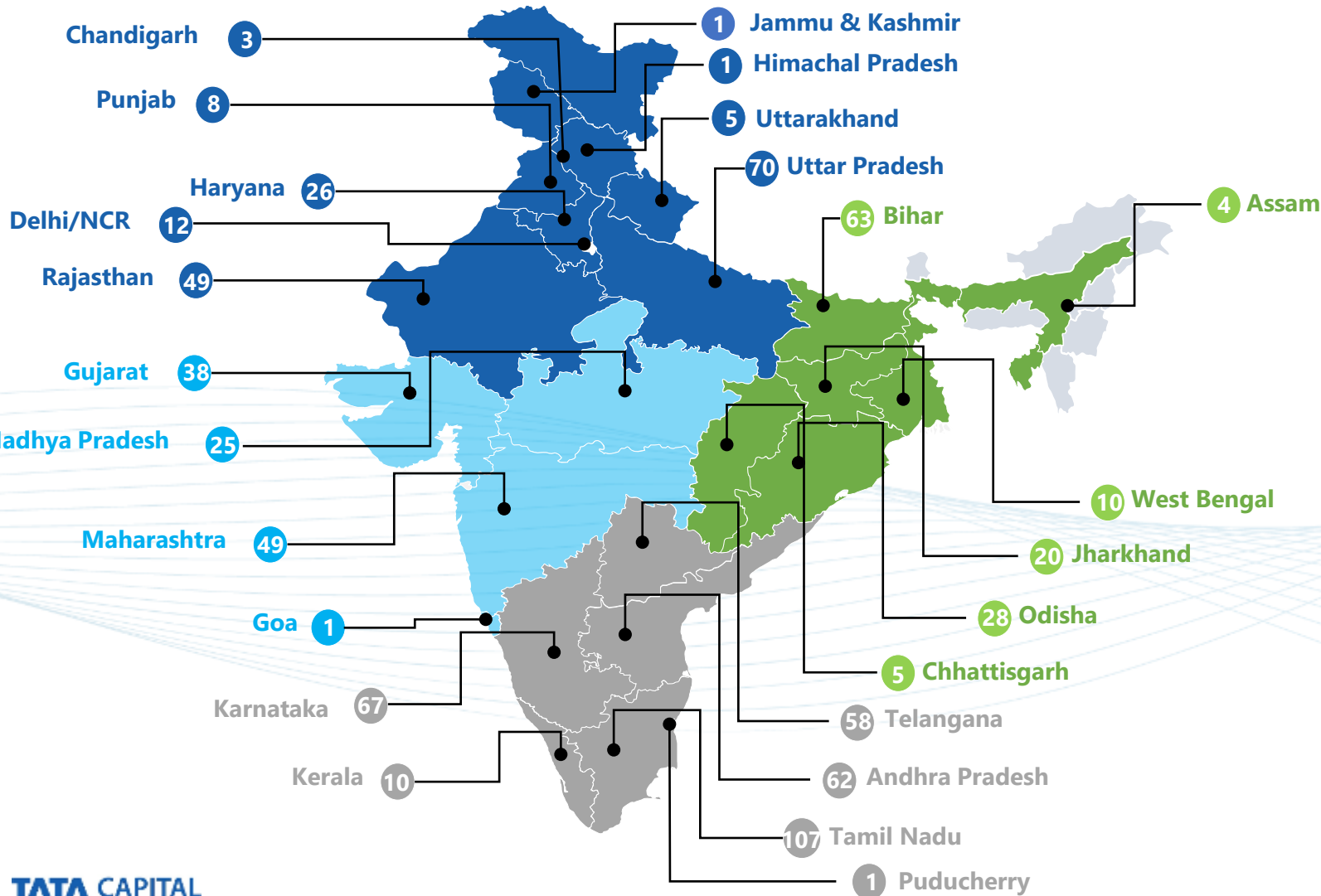
Analytics across Customer life cycle

Strong risk culture embedded across organization

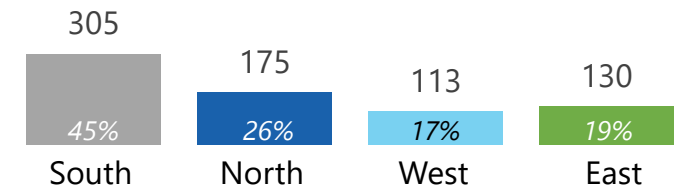
Synergies from diversified Tata ecosystem

Expanding footprint in Tier II cities & beyond

Rapidly expanding branch presence over the last 3 years

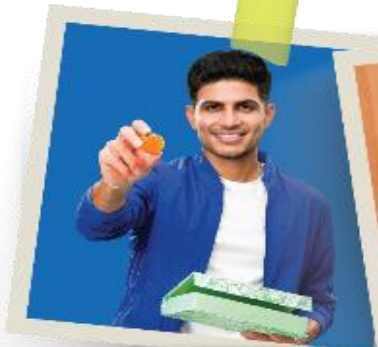


Pan-India geographic footprint



Expanding reach across mediums

#KhoobsuratChinta



Business Loan



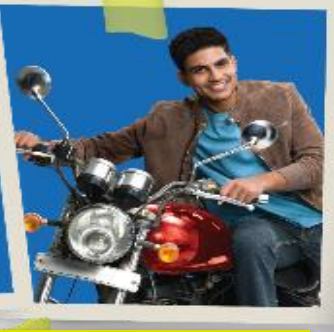
Home Loan



Brand Film



Personal Loan



Two-Wheeler Loan

Social Media Campaigns



Desh Kaun Chalata Hai?



Don't listen to free advice

Other Digital Campaigns



Moneyfy



#SIMPLIFY MONEYFY



Moneyfy By TATA CAPITAL pe aa jao



#PalakJhapkaoLoanPao



LOAN



#LoanNoLoan



#PhatseHomeLoans



#WPL

'Digital' @ heart of our transformation



Reimagining customer experience

Enabling unified customer experience and seamless e2e digital journeys

Accelerated No-touch, paperless disbursements

Increased Business from Direct to Customer Channel



Bringing delight to service

Gen AI powered bot servicing

Continued instant self-service focus; higher servicing from Digital platforms

Enhanced Multi-lingual & conversational capabilities

Enhanced marketing & communication engine

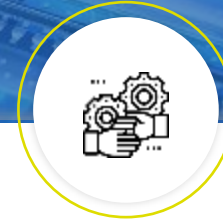


Rethinking how we operate

Using intelligent automation across value chain to continually improve cost efficiencies

Leveraging data and analytical models to improve metrics across businesses & functions

Deep focus on automation & data-led collection capabilities



Simplifying partner journeys

'Smart Assist' platform enabling e2e seamless journeys

97% adoption across all products

Enabling better partner productivity, convenient supervision and ability to serve anytime, anywhere



Embracing ecosystems for growth

Leverage partnerships – Tata Digital, Fintech ecosystem and broader Group – to launch digital first products across retail, mortgage & channel finance

Comprehensive API stack to enable e2e digital / STP partner journeys

Digital as a Business catalyst

1.6x Y-o-Y growth in web traffic via optimized webpages

Significant growth in mobile app downloads

Segment based customer & channel partner journeys enabling instant, paperless disbursement

~INR 3,000 Cr business done through cross sell in FY24



Enhanced pre-approved offers; 20 Lakhs+ offers monthly

Digital tools & enablers for faster & efficient customer onboarding – Digital KYC, electronic repayment

Partnerships across lending value chain: Business sourcing, embedded lending, processes, systems & business enablers

250+

APIs used across ecosystem

100%

Applications on cloud

85%+

of retail logins use scorecards

150+

Partnerships

40%

Y-o-Y Growth in Pre-approved disbursements during FY24

Digital as an Efficiency enabler

Underwriting

Data from source via APIs enabling **rule-based underwriting**

Banking Analysis: Account Aggregator, Net Banking , ePDF

Financial Analysis: GST, ITR and Credit Appraisal Memorandum Automation

Productivity enhancement: Reduction in underwriting turn-around time

Collections

Data & AI/ML led allocation strategy: pre-delinquency management, delinquency recovery – **40+ models used across collections management**

Comprehensive **automated payout system** for collection agencies

Settlement module and **Asset Management** module to boost operational **efficiency** and **strengthen control measures**

Heuristics based communications for customer follow-up – right time, right channel & sequence

100%

Two-Wheeler cases decided via scorecards

18%+

Business Loan transactions are processed through Account Aggregator

92%

Collections through digital

59%

Digital payments through BBPS

100%

Digital app enabled collections workforce

Digital as an Experience driver

Customer

New age Digital Experience: Upgraded to Modern UI including dark mode

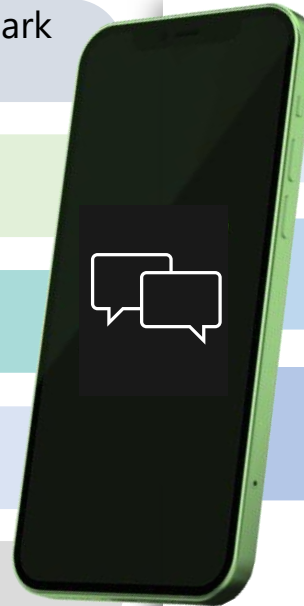
Omni-Channel Presence: Website, App, WhatsApp, IVR, SMS (link-based loan service)

Self-Service Capabilities: Statement of Account, KYC details update, Interest Certificate, etc.

Voice and Chatbot Assistance with conversational service capabilities: TIA (powered by GenAI) with 99% Accuracy

Voice Assistance (Alexa, Google Assistant)

Multilingual Availability of services



Channel

Agent Productivity: Paperless workflow management for agents

Convenient Supervision: Agent wise dashboards including real-time sales view against business plan

Digital journeys for agents incl. Eligibility Calculator, bureau & income fetch and analysis, digital KYC, etc.

97% customers onboarded through digital platforms

165+ services on digital channels

81% Digital Adoption of services

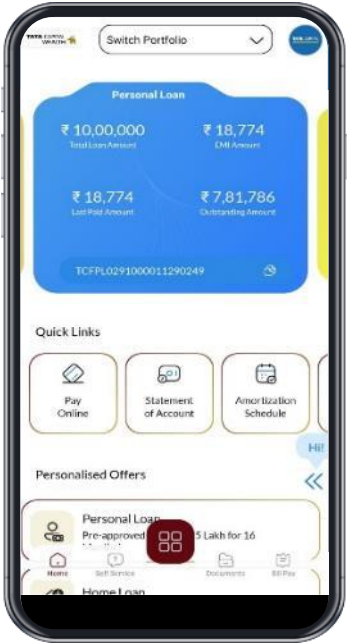
12L+ service requests handled digitally for the quarter

94% Channel Finance drawdown via online channels

Retail: Seamless digital experience

Efficiency at its core: "Building Reliable and scalable Online Platforms"

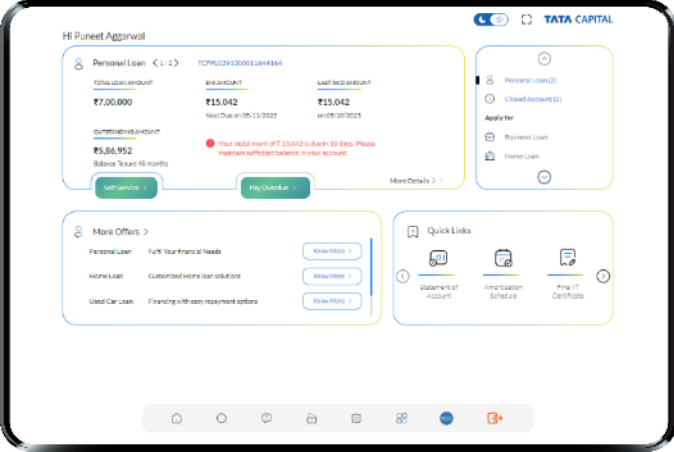
Loan & wealth App



Scan to download

The app interface shows a 'Personal Loan' section with a total loan amount of ₹10,00,000 and an EMI amount of ₹18,774. It also displays the last paid amount of ₹18,774 and the outstanding amount of ₹7,81,786. Below this, there are quick links for 'Pay Online', 'Statement of Account', and 'Amortization Schedule'. A 'Personalised Offers' section at the bottom shows a pre-approved offer of ₹5 Lakh for 16 months.

Customer Portal



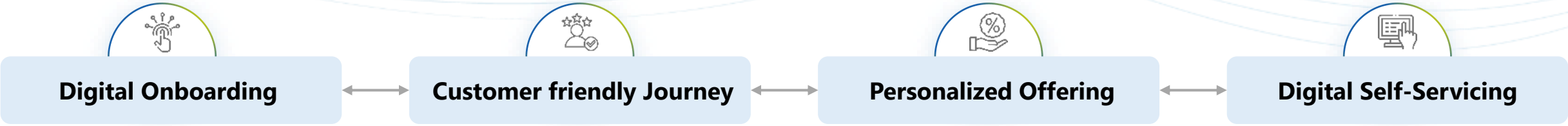
The Customer Portal displays a 'Hi Puneet Approval' section for a Personal Loan. It shows a total loan amount of ₹7,00,000, an EMI amount of ₹15,042, and a last paid amount of ₹15,042. Below this, there are sections for 'More Offers' and 'Quick Links'.

Encompassing...

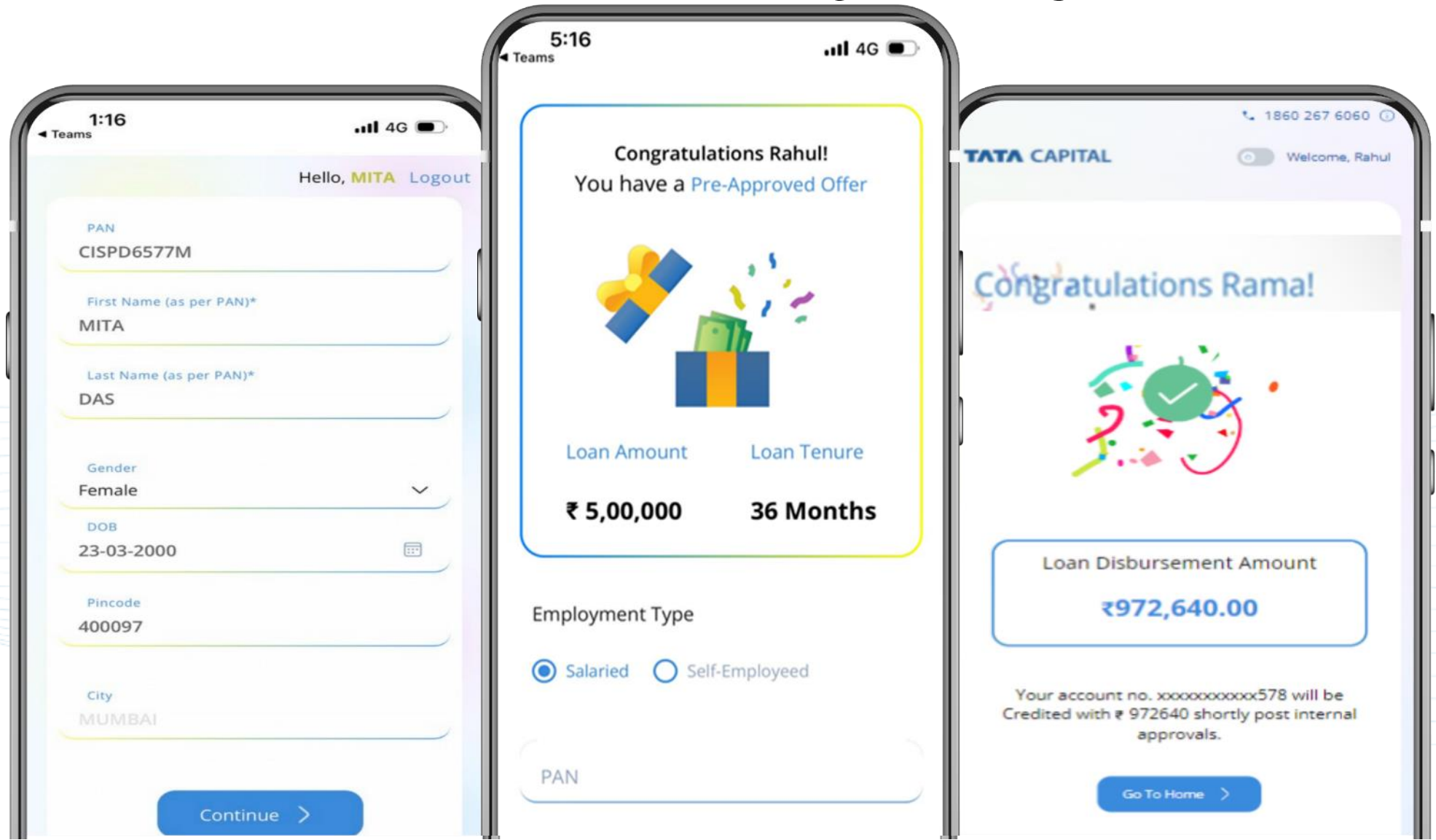
165+ Services

25+ Customer journeys

15+ Product offerings



Retail: Instant Unsecured Loan journey



Retail: Scaling up Account Aggregator based use case

~0.5 Mn Account Aggregator registrations through different products in last 2 years



Home Loan



Business Loan



Personal Loan



Channel Finance

Provide your Bank statement through Account Aggregator. By clicking below, you consent to be redirected to our third - party partner platform.

Popular Banks

State Bank of India **HDFC Bank** ICICI Bank Axis Bank Kotak Mahindra Bank IndusInd Bank

or

HDFC Bank, India
Select a way to link your bank account

Bank Statement via OTP
By RBI licensed Account Aggregator
RECOMMENDED

Netbanking
Using username and password

Bank Statement
Computer generated PDF required

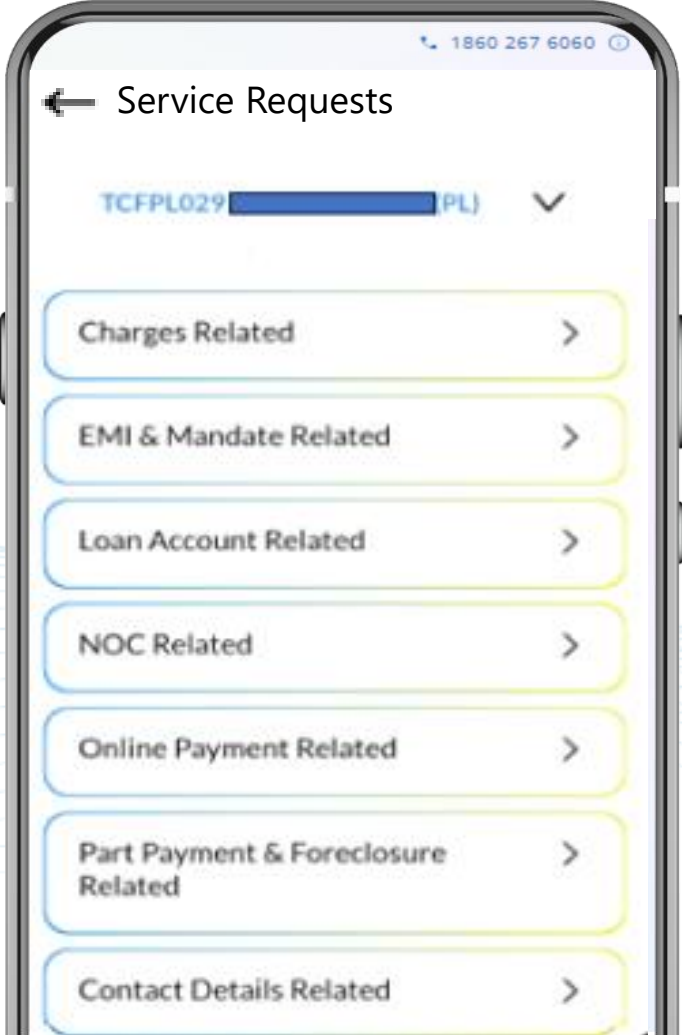
PROCEED >

Retail: Customer experience redefined

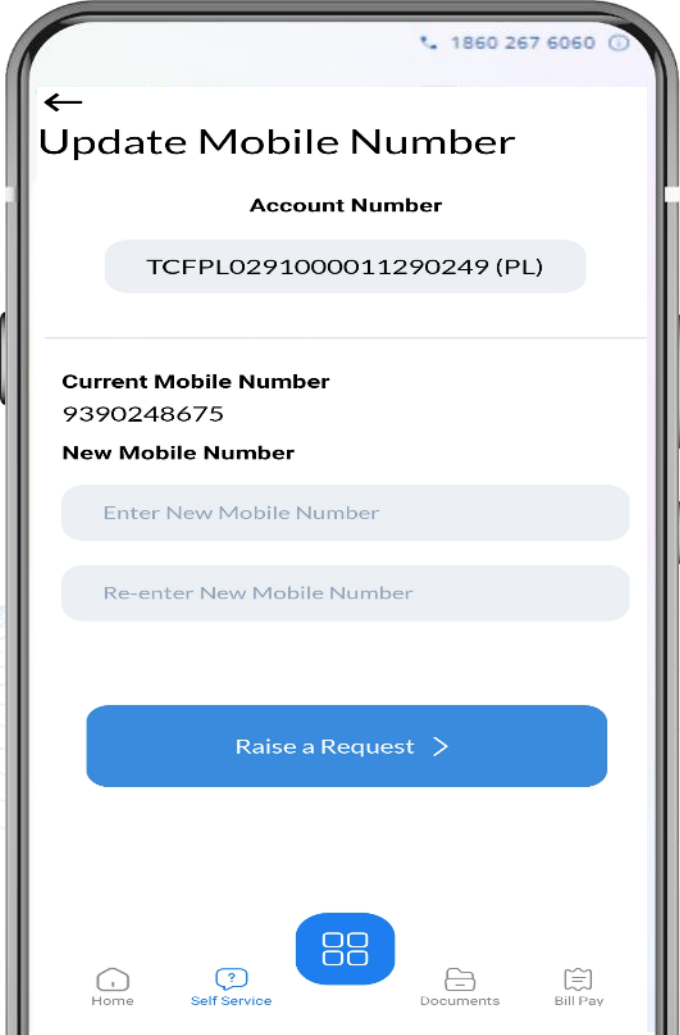
Dashboard



Categorized Service Requests



Profile update





One Stop Digital Solution for all financial needs

Quick KYC & Onboarding



Track transactions



360 portfolio view



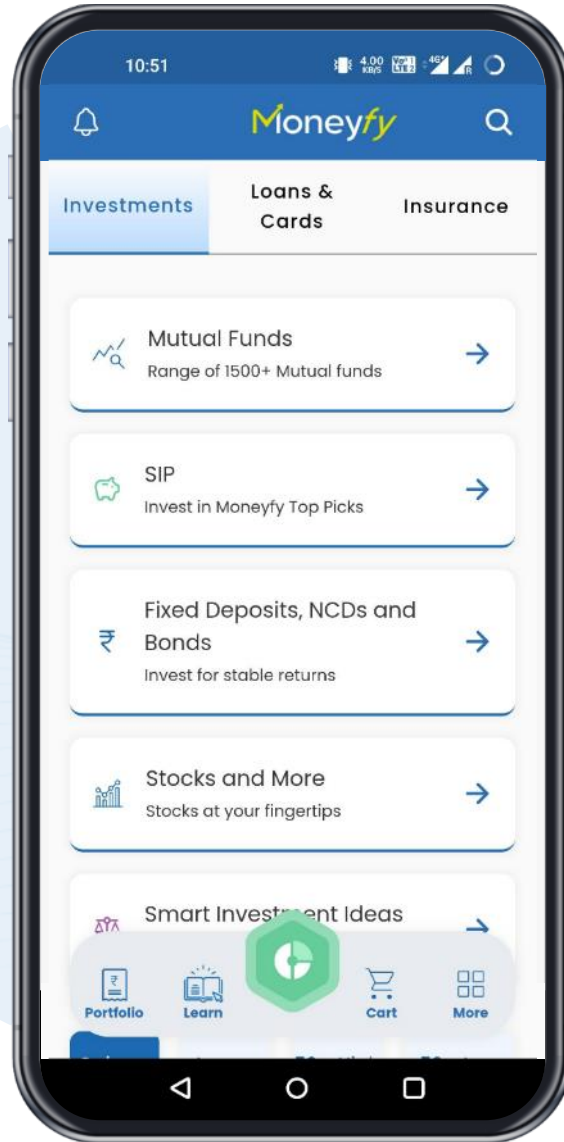
On Call Assistance



Goal based investment



60 lakh+ Downloads



Invest

- Mutual Funds
- Corporate FDs
- Stocks
- Small Case
- Bonds

Bill Pay

- Utilities
- Recharges
- EMI Payments
- Subscriptions
- Taxes

Borrow

- Personal Loan
- Business Loan
- Home Loan
- Used Car Loan
- Credit Card

Insurance

- Life Insurance
- Health Insurance
- Travel Insurance
- Hospital Cash
- Motor, Personal Accident Insurance

Scan to
download



SME & Corporate: Seamless digital experience

Efficiency at its core: "Building Reliable and scalable Online Platforms"

SME & Corporate App

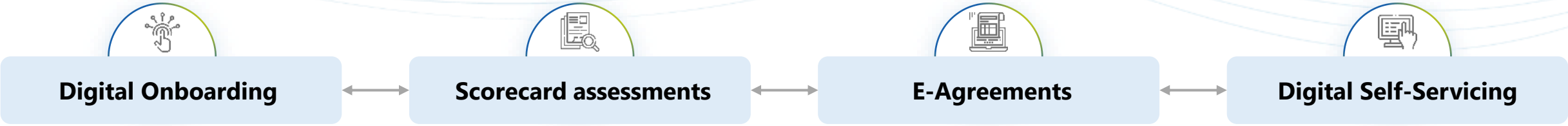
Scan to download

Customer Portal

Contract Number	Contract Date	Asset Model Name/Make/Serial No.	Balance Amount (₹)	Equity/Equip (₹)	Charge Date (₹)	Next Bill Due Date	EMI Amount (₹)
Total			92,28,000.00	10,98,900.00	8,74,708.00		
0708204475	27 Jun 15	VE FRO 11.80HP 4702	11,20,000.00	14,902.00	10,991.93		0.00
0708204534	27 Jun 15	VE FRO 11.80HP 4702	11,20,000.00	14,902.00	10,991.93		0.00
0708204591	27 Jun 15	VE FRO 11.80HP 4702	11,20,000.00	14,902.00	10,991.93		0.00
0708204612	27 Jun 15	VE FRO 11.80HP 4702	11,20,000.00	14,902.00	10,991.93		0.00
0708204644	27 Jun 15	VE FRO 11.80HP 4702	11,20,000.00	14,902.00	10,991.93		0.00

Encompassing...

- 100+ Services
- 20+ Customer journeys
- 15+ Product offerings



SME & Corporate: Loan Origination System 2.0

Sales



Multiple API integration - PAN, GST, CIN

Digital KYC

Multiple product/facility offering ability

Customer DIY Journey enablement

Credit underwriting



Third party integration – Data enrichment

Automated eligibility calculation

CAM auto generation

STP journeys

Fastrack flow

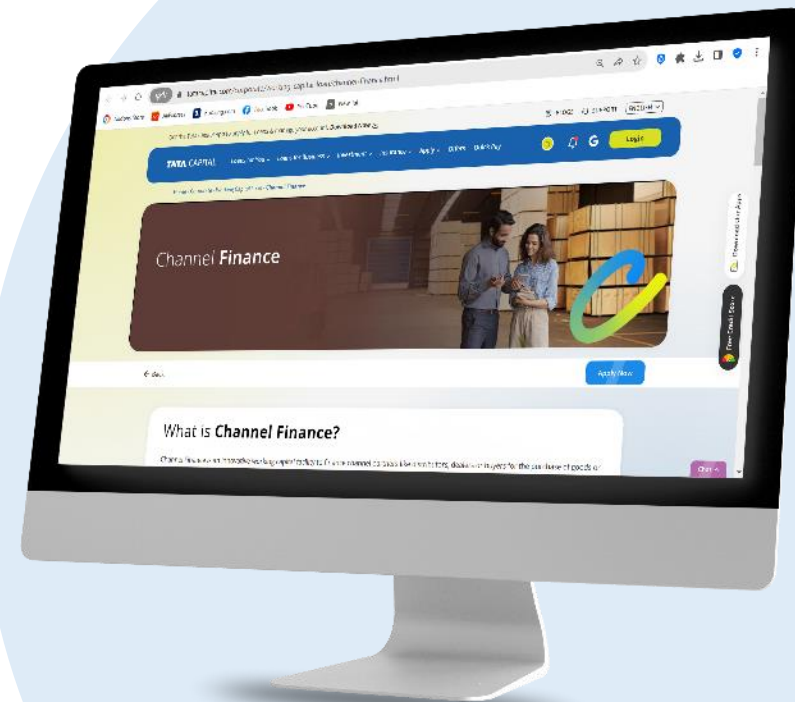
Collateral Management module

Post Sanction













Disbursement Memo generation module

Paperless disbursement - E-sign and E-stamp



SME & Corporate: Superior customer experience

 <p>Instant Drawdown & Disbursal</p>	 <p>Additional Limits Activation</p>
 <p>View Loan Transaction & Repayment Schedule</p>	 <p>Update Stock & Debtor Statements</p>
 <p>Upload/Download TDS Certificates</p>	 <p>Loan Application Tracker</p>
 <p>Vehicle Leasing For Corporates</p>	 <p>Customized Dashboard/Reports</p>
 <p>Automated Ageing based Invoice authorization</p>	 <p>Digitized Trade Advance module</p>



Digitized service journeys available for all SME & Corporate products



End to end architecture including internal processes to maximize efficiency and reduce TAT

94%

Digital drawdowns for Channel Finance

69%

Digitally Active Supply Chain Finance Customers

98%

Service requests handled digitally

Analytics across customer lifecycle



Better conversion and pricing



Improve cross-sell & Products per Customer



Increase Straight through decision making



Improve collection efficiency



Drive productivity and efficiency

Acquisition & Cross-sell

Leads from existing base & group ecosystem

Prospect Marketing

Pre-approved offers

Segmentation and profitability models

Underwriting & Disbursement

Decision scorecards

Decision tree for policy refinement

Risk based pricing

Channel scorecards

Lifecycle Management & Retention

Bureau Watch

Proactive retention models

Pricing Model/CLTV/ Customer risk profiling

Early warning signals

Collection & Recovery

Scorecards built using LR/DT/ML algorithms

Models used for allocation, self cure, representation strategy, X bucket and flow bucket collections, Settlement and Repo

Strong **Risk culture** embedded across organization

Strong risk management framework, with rigorous oversight, multiple layers of defense, robust through-the-cycle credit risk framework supplemented by data analytics capabilities



Agile & responsive risk function fostering a strong risk culture across the organization



Wide coverage of entire spectrum of risks including Credit, Operational, Fraud, Market, InfoSec & IT, Compliance and ERM



Superior Risk insights strengthened with analytical capabilities



Continuous monitoring of portfolio through best-in-class risk management practices

Synergies from diversified Tata Ecosystem

Tata Capital, as the flagship financial services of the Group, plays a pivotal role in Tata group's focus on domestic consumption as a key theme in their growth philosophy



Metals	TATA METALIKS	TATA STEEL					
IT	tcs	TATA ELXSI	class edge				
Financial	TATA CAPITAL	TATA AIA LIFE	TATA AIG INSURANCE	TATA MUTUAL FUND			
Auto	TATA MOTORS	TATA AUTOCOMP	JAGUAR	LAND ROVER			
Retail	TITAN	GROMA	TATA CLIQ	Starbucks	TATA Saff	WESTSIDE	VOLTAS
Infrastructure	TATA POWER	TATA HOUSING	TATA PROJECTS				
Telecom	TATA PLAY	TATA COMMUNICATIONS	TATA TELESERVICES LIMITED				
Tourism & travel	TAJ	GINGER HOTELS	INDIGO AIR INDIA	AirAsia	vistaRa		
Aerospace & defence	TATA ADVANCED SYSTEMS						

Shared brand and synergies with various Tata Group companies and potential opportunities to cross-sell set to increase further as Tata Capital taps into the Tata Group ecosystem as part of its growth strategy

315k+

Offers generated on Tata Neu



71k+

Customers from Tata Neu

~80

Relationships with Group companies

1,000+

Dealers / Vendors

Lending Subsidiary

(Tata Capital Housing Finance Ltd.)

TCHFL – Business overview

About TCHFL

100% subsidiary of Tata Capital, dedicated towards Housing finance business

Growing steadily

Phygital model with a mix of leveraging digital sales, number of partnerships as well as expanding branch network

Serving the Underserved

Increased focus on Affordable Home Loans and Home Loans to priority sector through widespread reach with focus on Tier-2 and beyond locations

Impetus on Digitization

Shorter TAT, increased reach and lower cost of acquisition; efficient use of analytics aiding in cross-sell and synergy

Avg. Ticket Size



Home loan
INR 43 Lakhs

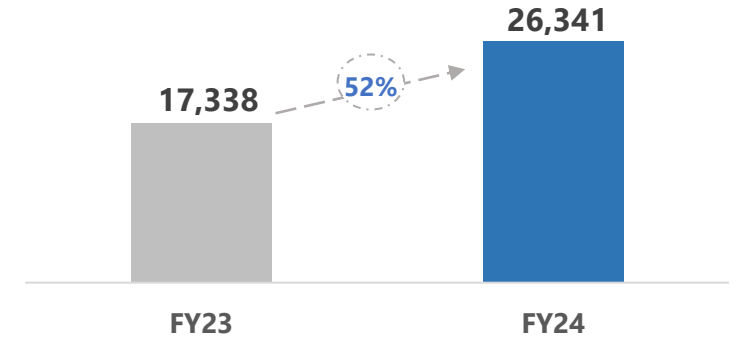


Affordable HL
INR 16 Lakhs

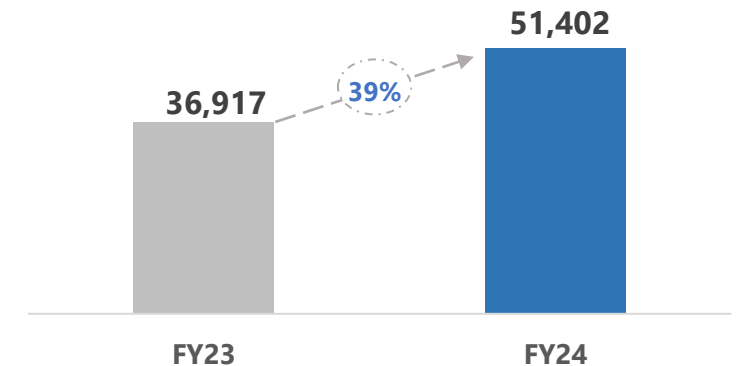


LAP
INR 36 Lakhs

Disbursements (INR Cr)



Loan book (INR Cr)



TCHFL – Financial performance

INR Cr	FY23	FY24	Y-o-Y Growth
Loan book	36,917	51,402	39%
NIM + Other Revenue	1,767	2,254	28%
Operating expenses	634	863	36%
Credit cost	32	(148)	~
Profits before tax	1,101	1,539	40%
Profits after tax	821	1,148	40%

Ratios	FY23	FY24
NIM + Other Revenue (%)	5.6%	5.3%
Cost to Income (%)	35.9%	38.3%
Return on Equity (%)	20.7%	21.1%
Gross NPA (%)	1.6%	0.9%
Net NPA (%)	0.6%	0.4%

Serving India 'Responsibly'

Impacting Lives

Financing green projects

Serving the Underserved

Impacting Lives



Climate Action

Water security
Renewable energy

4,00,000+
lives impacted



Health

Cancer Care
Treatment
Eradication of
curable blindness

7,85,000+
lives impacted



Education | Skilling

Scholarships
Quality Primary
Education
Financial Literacy

3,35,000+
lives impacted

15,20,000+
beneficiaries through
our programs

- Aligned to our group focus areas and Sustainable Development Goals (SDGs)
- Benefits the Socially and Economically underprivileged and Affirmative Action Communities
- Trusted partners to deploy

Financing green projects through **Cleantech Finance**

- Tata Capital along with IFC had established a separate financing arm called Tata Cleantech in 2012 with a clear focus on Green or Sustainable financing
- First Indian entity to join the Global **Green Bank Network** comprising National Green Banks from across the world
- First private entity globally to partner **UN Sponsored Green Climate Fund ('GCF')** to develop solar rooftop market



400+

No. of cleantech projects financed

29,000 Cr+

Disbursed till date

17GW+

Renewable capacity financed

27mn ton+

Total carbon emission averted

Project & Structured Finance

Debt Syndication

Financial & Cleantech Advisory

Business activities

Serving the Underserved

Tata Capital makes essential financing available for underbanked individuals or businesses through multiple products

Microfinance



- Microfinance customers are typically unbanked individuals who do not have access to traditional banking products
- They are self-employed women entrepreneurs. In rural areas, the customers are those engaged in small-scale income generating activities – Agri and Agri allied activities

Growth Journey

- Expanded to 11 states with 370+ branches and 4 partners
- Empowered the lives of 5,00,000+ women customers enabling them to foray into entrepreneurial journeys
- 53 CSR health camps conducted in Rajasthan and Tamil Nadu (2,988 screenings, 1,078 surgeries)

Product Improvements

- 100% paperless journey
- During the onboarding, each customer is provided a Compulsory Group Training (CGT) wherein she is educated about financial literacy, income generating avenues and managing debt obligations

MSME loans



- Business loans provided to small businesses in India which are a vital cog in the economic growth and one of the largest job creators in the informal sector
- Such loans come with features such as easy eligibility, minimum documentation and doorstep services allowing efficient credit penetration
- Flexibility to choose business loan as per repayment capability and enhanced ability to borrow especially for small businesses – allows increased penetration in the smaller pockets of the economy that do not have access to credit

Flexible loan tenor

Customizable products

No collateral required

Multiple repayment options

Aims to promote entrepreneurship culture allowing nurturing of homegrown talent and development in the economy

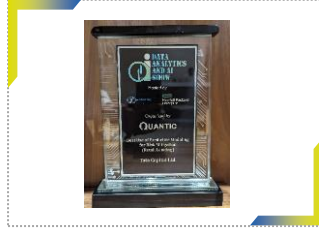
Awards & Recognition



'Best innovation in Upper Layer NBFC for digital customer experience & service delivery – BT KPMG UL NBFC Awards, 2024



Outstanding Financial Institution for Green Financing at India Green Energy Awards, 2024



Award for Best use of Predictive Modeling in Risk Mitigation at Data Analytics and AI Show, 2024



Multiple awards at Digital Customer Experience Confex and Awards, 2023



Multiple awards at Banking Frontiers Awards, 2023



ET BFSI Excellence award – Microfinance Team, 2023



Asset Finance Company of the Year' & 'Best Mobile Initiative – The Mutual Fund Company' at Annual NBFC & Fintech Excellence Awards, 2023



Multiple awards at Assocham Annual Summit & Awards, 2023



Golden Peacock award for Risk Management, 2023



Multiple awards at CII – Digital Transformation Awards, 2023



Best Digital Transformation at CX Innovation & Technology Summit & Awards, 2023



Clean Energy financing award at Green Urja & Energy Efficiency Awards, 2023



Excellence in Real estate finance (Metro) at Naredco Times Real Estate Conclave & Icons, 2023



Recognized as 'Most Ethical Procurement Company', Procurement Leadership Awards, 2023

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